

GHANA INSTITUTE OF JOURNALISM

THE INFLUENCE OF THE FOUR MODELS OF COMMUNICATION ON CLIENTS'  
PATRONAGE OF BANKING INSTITUTIONS: A STUDY OF FOUR BANKING  
INSTITUTIONS

BY

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MAPR 16010

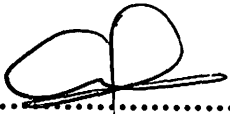
A DISSERTATION SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES AND  
RESEARCH (SoGSaR), GHANA INSTITUTE OF JOURNALISM, ACCRA, IN PARTIAL  
FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF A BACHELORS OF ARTS  
IN PUBLIC RELATIONS.

NOVEMBER 2017

## DECLARATION

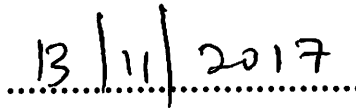
I do hereby assert that this dissertation is the result of my own research and has not been presented by anyone for any academic award in this or any other institution. All references used in this work have been fully acknowledged.

I bear responsibility for any shortcomings.



Martha Anomah

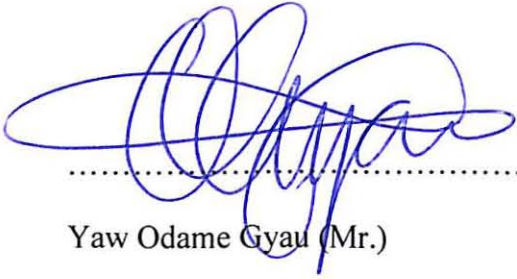
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DATE

## CERTIFICATION

I hereby certify that this dissertation was supervised in accordance with the laid down procedures by the Ghana Institute of Journalism.



.....

Yaw Odame Gyau (Mr.)

(Supervisor)

13/11/2017  
.....

Date

## **DEDICATION**

God has given us life and knowledge along with it. For He is good and His mercies endure forever.

## **ACKNOWLEDGEMENTS**

To God the Father almighty who became weak, to win the weak, and who made Himself all things to all people, that he may win some to Himself. To all those who in one way or another, whether knowingly or otherwise said or did things to influence my life.

I am eternally grateful to my Fiancée, Michael Paa Kwesi Tinadu for his relentless encouragement, efforts, and sacrifices. When I was down, he held my hands and told me never to give up, that there was a light at the end of every dark and long tunnel. Thank you Michael for all you have done and continue to do. God will bless you.

I owe a great deal of gratitude to my Parents, Mr. and Mrs. Anomah, my parents-in-law to be, Mr. and Mrs. Tinadu, my sisters, brother, and especially my brother-in-law, Mr. Jude Tankpaa.

Mr. Yaw Odame Gyau, I want to appreciate your relentless efforts, never giving up even when I slacked. I am forever grateful that no matter how worrisome I became, you never gave up on me, you gave me pointers, you instructed me, and you even reinforced my efforts.

To my colleague, members of the MAPR 2016/2017 year group, I say more grease to your elbows for how much you challenged and pushed me to mature and be the best version of myself.

## **ABSTRACT**

The increment of banks in Ghana although a plus for its contribution to the effort to reduce unemployment in Ghana, also has its downside. The creation of these banks in recent times owes to other factors such as the need to snatch up people who feel let down by their banks and as such trust that a new bank will introduce them to a world of pleasure as far as banking is concerned. The issue is one reason why clients' withdrawal from banks or signing up into banks is even remotely possible can in most ways be attributed to the models of communication adopted by banks in Ghana. The study looks at how clients' patronage of banks in Ghana is influenced by the four models of communication namely; press agency, public information, two-way symmetric, and two-way asymmetric. It employs a qualitative research approach with interviews, and observations to collect data. The researcher uses the non-probability sampling procedure, and specifically, the convenience sampling technique to select a total of 10 respondents representing 4 banks, both local and multinational. The findings prove that while banks may choose the models that lean towards information giving, they do so with the approval of the majority of their clients. Also, the findings prove that preference for the various models of communication is dependent on factors such as the age, sex and educational background of the respondents. In conclusion, banks use models that suit both their interests and that of the clients.

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## **CHAPTER ONE**

### **1.0 Introduction**

This chapter discusses the background information on four models of public relations and presents the statement of the problem from which the objectives of the study and research questions are derived. The chapter then explains the significance, scope and limitations of the study.

### **1.1 Background to the Study**

Financial institutions, specifically banks function basically in line with the definition of Public Relations as given by (Grunig & Hunt, 1968) that states that Public Relations is the process by which organizations create and sustain relationships with their publics be it internal or external. It is therefore appalling to find through research that most banks operate void of a Public Relations unit.

Literature has it that, most banks outsource the roles and functions of Public Relations units to Human Resources whose membership comprise all members of the management team. The reason for this stance is that financial affairs are quite sensitive and must be handled with utmost discretion. Thus management regards itself as being in the best position to handle these affairs and their position as members of the Human Resources team puts them at an advantage.

Although the Human Resources units of these banks do their best to handle issues in the institution, it cannot be enough, and this is because it takes an expert such as a public relations practitioner to know the most effective and efficient way to create, maintain,

and ensure that the public's of an organization and the organization itself are satisfied. One major tool prescribed with the aim of ensuring clients' satisfaction, and eventually their patronage is an effective public relations unit or department whose power house is communication.

(D&Z, 2007) define communication as "the process by which people interactively create, sustain, and manage meaning. They further explained that communication is how we plan, control, manage, persuade, understand, lead, and love among other things. Like in all other scenarios, public relations thrive mainly on communication. This is an affirmation of the position of (Olasky, 1958), when he says "you cannot not communicate".

There are four models of public relations; press Agency, information publicity, one-way symmetric, and two-way asymmetric models. Contemporary times has experienced them in action, and in the case of banking institutions, different circumstances dictate the type of model considered most effective and hence the choice. As far as clients' patronage goes, the choice of a specific model affects greatly the increment or otherwise of clients' patronage.

## **1.2 Statement of the Problem**

Statistics have predicted that banks are unaware that their successes in terms of the increase and decrease in clients' patronage of their products and services are greatly dependent on what model of communication they employ.

The topic is therefore the models of public relations and their influence on clients' patronage (increment or decrease) of banking institutions.

### **1.3 Objectives of the Study**

The end of this study should perform a number of functions. Every instrument used, sample and sampling procedure, data collection technique, data analysis procedure, and the recommendations, suggestions, and conclusions, made should fulfill the following objectives;

- Explain which public relations model is prevalent in banking institutions
- Explain which public relations model is less prevalent in banking institutions
- Discuss which public relations model increase clients' patronage of banks
- Discuss which public relations model decrease clients' patronage of banks.

### **1.4 Research Questions**

For the sole aim of finding solutions to the set objectives of the study, the following research questions will be used as a guide;

- What model(s) of Communication is mostly preferred and used by banks in Ghana?
- What model(s) of Communication is less preferred and used by banks in Ghana?
- How does the choice of model used by banks affect their clients' patronage?

## **1.5 Significance of the Study**

This study is important as a foresight for the various models of public relations in practice. It will bring to bare the advantages and disadvantages of each model of public relations and ultimately show which ones yield the most increase in clients' patronage.

Also, banking institutions will know to select the best model or models for clients' patronage. Again, academic institutions will prioritize the most effective model when they are coming up with new curricula and providing education on them.

Finally, policy makers of banking practices will learn to constitutionalize the best model or models.

## **1.6 Scope and Limitations of the Study**

The sample size of forty (40) respondents will be selected using the haphazard sampling procedure. This sampling procedure is riddled with problems of generalization as the respondents are those that are readily available at the time and place the sampling procedure will take place. Even in the event where the researcher is able to use data collected and analyzed to make generalizations, there still will be a situation where the generalization will be limited to banks in Ghana, and not on an international basis.

## **1.7 Operational Definition of Terms**

For the purpose of the context of the study, certain terminologies shall be defined in certain ways.

- Institution will be defined not as a place of learning, but as an organization or a company established for the purpose of making profit.
- Urban banks will be looked upon not as banks in a city or town, but as consisting of those banks that work at a national level.
- Rural banks will be looked upon not as banks that are solely in the under-developed areas of the country, but rather, those that operate at the local government level and are not as well riddled with all needed infrastructure as the urban banks.

## **1.9 Organization of the Study**

This study will comprise five chapters;

The first chapter is a research proposal which will, through various headings, state and explain what is to be done during the research process.

The second chapter does a review of related literature by indulging in both empirical and theoretical reviews.

Chapter three seeks to treat research methodology in a broader and more detailed manner.

The fourth chapter will do an analysis of the data collected at the data collection stage.

The final chapter will include a discussion, presentation; make recommendations or suggestions that will implore other up-coming researchers to investigate more into the study.

## **Conclusion**

The study starts from this chapter by giving a brief background to the study and then goes further to spell out the problem that necessitated this study to enable a better and an in-depth understanding of the issue at hand. The objectives of the study and the research questions of the study were all stated together with the significance and limitations of the study. The next chapter which is the chapter two of the study typically reviews already existing literature that is of relevance to the study.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0. Introduction**

This chapter aims to perform a review of literature related to the problem. The chapter will be divided into two main sections; the section for a theoretical review and another for empirical review. Theoretical review will be done by reviewing the four models of communication namely Press Agency, Public Information, Two-way Asymmetrical and Two-way Symmetrical models. On the other hand, empirical review will involve a review of two works that share certain common features with the problem of this study.

#### **2.1 Theoretical Review**

##### **2.1.1 Press Agency/Publicity Model**

Press Agency Publicity model is also called P.T Barnum model. Press Agency Publicity model follows one way communication where the flow of information is only from the sender to the receiver. The sender is not much concerned about the second party's feedback, reviews and so on. In Press Agency publicity model, public relations experts enhance the reputation of the organization among the target audiences, stakeholders, employees, partners, investors and all others associated with it through manipulation. According to this model, organizations hire public relations experts who create a positive image of their brand in the minds of target audiences through arguments and reasoning. They influence their potential customers by simply imposing their ideas, thoughts, creative stories of their brand, USPs of the products and so on. Flow of information takes

place only from the public relations experts to the target audiences. (One way communication)

### **2.1.2 Public Information Model**

As the name suggests public information model, emphasizes on maintaining and enhancing the image of an organization simply by circulating relevant and meaningful information among the target audience/public. Public relations experts depend on press release, news release, video release or any other recorded communication often directed at the media to circulate information about their brand among the public. Newsletters, brochures, magazines with information about the organization, its key people, products, benefits of the products, testimonials, and success stories are distributed at regular intervals among target audiences for brand positioning. In such a model, public relations experts need to be creative and ought to have a flair for writing. They should be really good at putting their thoughts into meaningful words which influence the customers and end-users. Public information model also revolves around one way communication where information primarily flows from sender(organization and public relations experts) to the receiver(target audience, employees, stake holders, employees, investors and so on).

### **2.1.3 Two-Way Asymmetrical Model**

Two - way asymmetrical model of public relations revolves around two way communications between both the parties but the communication is somewhat not balanced. In this type of model, public relations experts position their organization and

brand on the whole in the minds of their target audiences through manipulation and force the public to behave the same way they would want them to do. In two way asymmetrical models of public relations, organizations do not utilize much of their manpower and resources to find out the reaction of the stakeholders, investors or for that matter public.

#### **2.1.4 Two-Way Symmetrical Model**

Two-way symmetrical model of public relations is an ideal way of enhancing an organization's reputation among the target audience. According to two way symmetrical model, public relations experts depend on two way communication to position their brand among end-users. Free flow of information takes place between the organization and its stake holders, employees, investors and vice-a-versa. Conflicts and misunderstandings are resolved through mutual discussions and communication. A two way communication takes place between both the parties and information flows in its desired form. The feedback from stakeholders and target audiences are also taken into consideration.

## **2.2 Empirical Review**

**2.2.1 Service quality and customer satisfaction in public sector organizations: a case study of the commission on human rights and administrative justice by Amanfi Jnr., Benjamin (b. A. Integrated development studies), KNUST.**

The study was undertaken to explore the relationship between service quality and client satisfaction in the Commission on Human Rights and Administrative Justice (CHRAJ).

The study assessed the relationship between service quality and customer satisfaction and how the dimensions of service quality impacts on customer satisfaction, with the ultimate aim of finding out how changes in the former can be made to trigger positive changes in the latter. The study also assessed the standard of service quality in CHRAJ. Accordingly, appropriate research questions and hypotheses were postulated to guide the research. The study adopted a purely descriptive approach

A detailed questionnaire was designed and used to solicit information from clients. Interview guides were also designed to gather responses from some staff and management members. The results indicated that there is a positive relationship between service quality and customer satisfaction and that improvement in service quality can lead to the achievement of higher customer satisfaction while some are not. It was also found that CHRAJ has systems, processes and procedures to ensure high service quality delivery but these have to be improved upon. It was thus recommended that the Commission concentrate on those service qualities attributes which the clients considered most important. Finally, measures should be instituted to deal with those factors which tend to impact adversely on the Commission's attempt at ensuring the delivery of high quality service and client satisfaction.

### **2.2.2 The Relationship between Customer Satisfaction and Customer Loyalty by Jiana Daikh, Johnson and Wales University, providence.**

The purpose of this research was to study the relationship between customer satisfaction and consumer loyalty and apply this relationship to all market industries including products and services, particularly in financial institutions.

The discussion of the study indicated that there is a significant positive relationship between customer loyalty and customer satisfaction, however, it is important to fully understand that customer loyalty, which is the main goal of every industry is very hard to achieve and is not easily reached by industries due to the customer satisfaction factor which in itself is very hard to reach.

Banks are competing intensely in a highly competitive environment to offer quality oriented services according to customers' expectations. Various important parts of banking sector like operations, service quality, employee satisfaction, customer satisfaction, financing products, efficiency, financial performance are being studied by many researchers to better understand and serve the community at large (Arokiasamy, 2013).

The high quality relationship with customers is the main influence of a successful service provider (Panda, 2003) "which determines customer satisfaction and loyalty" (Jones, 2002 as cited by Lympelopoulous et al., 2006). Organizational outcome such as performance superiority is primarily influenced by the service quality (Poretla & Thanassoulis, 2005), "increasing sales profit"(Levesque & Mc. Dougal, 1996; Kish, 2000; Duncan & Elliot, 2002) and "market share"(Fisher, 2001), progressing customer relations, improving corporate image and promote customer loyalty (Newman, 2001; Caruana, 2002;). "Furthermore, service quality and customer satisfaction were found to be related to customer loyalty through repurchase intentions"(Levesque & Mc. Dougall,1996; Newman, 2001; Caruana,2002). Banks must convey quality service to ensure success and survival in today's competitive banking. It is logical that a satisfied customer will become at the end...a repeat purchaser and a loyal buyer for many causes.

This relationship between satisfaction and buyer loyalty should conclude in improved marketing performance for a variety of reasons.

### **2.3 Customer Satisfaction**

“Customer satisfaction is one of the most important issue concerning business organization of all types, which is justified by the customer oriented philosophy and the principles of continues improvement in modern enterprise” (Arokiasamy, 2013). The marketing concept suggests that a satisfied buyer will be more likely to repurchase again, or at least has the intention of repurchasing again, than those who are dissatisfied. They consider that customer satisfaction and retention the most important long-term objectives of firms. Reichheld and Sasser (1990) suggested that new buyers cost more to serve than repeat customer, which means that repeat customers are benefiting a firm’s cost structure. A firm’s primary strategic objectives are to minimize customer regress and to maximize customer intention rates to buy, as evidenced by the recent emphasis on customer relationship management. Thus, previously satisfied buyers may help firms both reduce marketing costs, and develop more stable levels of sales when a large number of satisfied buyers are retained to purchase again in the future.

There are several definitions of customer satisfaction in the marketing literature. It is generally accepted that satisfaction is a psychological state that results from consumer experiences after consumption (Pleshko, & Heiens, 1996). According to a widely accepted conceptualization, customer satisfaction is “a customer’s post-consumption evaluation of a product or service” (Mittal & Frennea (2010, p. 3). This only “occurs if

the perceived performance of a product or service meets or exceeds customers' prior expectations"(Bearden &Teel,1983; Oliver 1980, 2010). Thus, overall customer satisfaction with a company's offerings is determined by comparisons between customers' expectations of the company's products or services and their perceptions of the products' or services' performance (Fornell et al.,1996; Oliver 1980, 2010).

## **2.4 Customer Loyalty**

Customer loyalty broadly refers to customer behaviors that indicate a desire to better an ongoing relationship with a company (Palmatier et al., 2006). The customer's willingness to purchase again from the company, having a preference for the company, or recommending the company to others could be indications to customers' desire to remain in a relationship with a company that demonstrate how much a customer is related to a company. Loyal customers are often worth the marketing effort, owing to their willingness to buy additional products and spread positive word of mouth as well as their reliability as a source of continuous revenues (Zeithaml, Berry, & Parasuraman 1996). The programs of customer retention could lead to a higher rate in buyer loyalty. Although that marketing manager's primary concern is maintaining and increasing brand loyalty, there is no guarantee for loyal buyers, because today's buyer might not be so in the future since loyalty is considered so transient."Loyalty is developed over a period of time from a consistent record of meeting, and sometimes even exceeding customer expectations " (Teich, 1997). Kotler et al. (1999) claims that the cost of attracting a new customer may be five times the cost of keeping a current customer happy.

Customer loyalty is very difficult to be achieved. More and more unique ways are adopted to meet the ever changing nature of the service industry. Additionally, time constraints are most often a barrier to customer satisfaction. Every organization in the market competes to develop advanced methods to keep on track. Technology, for example affects the service industry, since constantly meeting customer satisfaction over a period of time is the only way to achieve customer loyalty (Teich, 1997).

## **2.5 Service Quality**

All the “definitions of service quality hold that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed” (Lehtinen & Lehtinen, 1982; Lewis & Booms, 1983; Parasuraman et al., 1985; 1988; Caruana, 2002). Service quality is defined as the degree of contradiction between customers ‘perceptions of service performance and their normative expectation for service. (Parasuraman et al., 1985).

## **2.6 Interrelationship between Customer Satisfaction and Customer Loyalty**

It is logic that satisfied buyers will probably return for future purchases and eventually become loyal. This is the formal concept and the basis for thought in marketing. “In fact, this relationship between satisfaction and loyalty has been shown to be the case throughout much of the literature. Recent studies support this strong correlation between

satisfaction and loyalty. Additionally, in the financial services industry, it is shown that satisfaction should be treated as one of the main predictors of loyalty “(Al-Wugayan,, Pleshko, & Baqer, 2008).

The hypothesis of the study was stated as follows; “There is a significant positive relationship between customer loyalty and customer satisfaction. A test for independent samples was used to address the hypothesis”.

There were many other variables that were found to be capable of affecting consumer loyalty. They include; the high level of competition among contemporary companies who aim to attract and maintain similar target markets and the fast track of technological advancement among others. These reasons

Indicated that companies should work hard because loyalty is a fleeting issue, and today’s loyal Customer might not be tomorrow’s loyal customer.

## **Conclusion**

Per the given literature on the problem at hand, customer satisfaction is paramount and a priority as far as an organization desires to maintain its clientele, and as such, each of the four models of public relations namely; two-way symmetrical, two-way asymmetrical, press agency, and public information, ought to be used in the best environment and for the right purpose.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

Methodology is the systematic, theoretical analysis of the methods applied to a field of study. This chapter describes the formulation of a research design and methodology adopted to achieve the stipulated goals for the study. After considering the main objective of the study, which is to find how the choice of a model of communication by banking institutions impacts of clients patronage of banking institutions, the research questions, the limitations and the scope, the researcher felt it most appropriate to make use of the qualitative data gathering technique namely content analysis. Content analysis is a research technique used to make replicable and valid inferences by interpreting and coding textual material. Thus it involves the systematic evaluation of texts found in documents, oral communication, and graphics among others. With respect to this analysis, the researcher evaluated the textual content of press releases and newsletters of the respective banking institutions that constitute the sample of the study.

One advantage of qualitative research is that data depends on human experience and this is more compelling and powerful than data gathered through quantitative research. (OccupyTheory.org; 2014). While its outcomes are not measurable and quantifiable, another advantage, which also constitutes its basic difference from quantitative research, is that it offers a complete description and analysis of a research subject, without limiting the scope of the research and the nature of participant's responses (Collis & Hussey, 2003). However, the effectiveness of qualitative research is heavily based on the skills and

abilities of the researcher, while the outcomes may not be perceived as reliable, because they mostly come from the researcher's personal judgments and interpretation.

### **3.2. Research Design**

Research design essentially refers to the plan or strategy of shaping the research (Henn, Weinstein and Foard, 2006), that might include the entire process of research from conceptualizing a problem to writing research questions, and on to data collection, analysis, interpretation and report writing (Creswell, 2007). The most common, useful purposes and main aims of research are exploration, description and rational explanation based on data (Richardson, 2005; Babbie, 2007).

For the purpose of this research, after examining the objectives of the study, a descriptive approach was considered the best option as far as the design of the research is concerned. A descriptive research is a research that describes a phenomenon (Salkind, 2000), to document and describes the phenomenon of interest (Marshall and Rossman, 2006), providing a clear answer regarding the who, what, when, where, why, and way of the research problem and data was typically collected through a questionnaire survey, interviews or observation(s) (Gay and Diehl, 1992). Prior to the presentation of descriptive information, the researcher used instruments such as observation guides, interviews, and generally, content analysis for the collection of data from the participants in the study.

### 3.2.1 Criteria for judging the quality of research design

The criteria for judging the quality of research design to minimize errors and biases include the following:

#### 3.2.1.1 Generally:

- Data triangulation to achieve external validity
- Interview protocol and question guides
- Document and record the interview session

#### 3.2.1.2 Specifically:

**Table 1: Specific criteria for judging the quality of research design**

<b>Tests</b>	<b>Research tactics</b>	<b>Phase of research in which tactics occur</b>
Construct validity	- Multiple sources of evidence - Establish chain of evidence - Key informants review draft reports	- Data collection - Data collection - Composition
Internal validity	- Explanation-building - Rival explanation	- Data analysis - Data analysis
External validity	- Replication logic in multiple case studies	- Research design
Reliability	- Case study protocol	- Data collection

### **3.3 Sources of Data**

Data sources refer to any material from which information is derived in the course of the study. Both primary source and secondary data were used.

#### **3.3.1 Primary Data**

Primary data is data that does not already exist, which is originally collected by the researcher. Primary data is often collected after the researcher has gained some insight into the problem of the study and this is usually done from secondary data. Primary data is the data which has been collected by the researcher himself, which is more reliable and up to date. It is a data which is void of existing data content. The primary source for this study was the participants from all the banking institutions that feature as the sample. Primary data was collected through observations, and individual interviews.

#### **3.3.2 Secondary Data**

Secondary data is the data that has been already collected by and readily available from other sources. Such data are cheaper and more easily accessible than the primary data and also may be available when primary data cannot be obtained at all. It helps to make primary data collection more specific since with the help of secondary data, we are able to make out what are the gaps and deficiencies and what additional information needs to be collected. The secondary source for this study data was documented textual materials in the form of articles, journals, newsletters, and press releases on the problem of the study.

### **3.4. Population**

A research population is generally a large collection of individuals or objects that is the main focus of a scientific query. It could also be looked upon as a set of all cases of interest (Richardson, 2005) and might be virtually any size or might cover almost any geographical area (Gay and Diehl, 1992). Theoretically, researchers could specify an even finer distinction of population called the study population (Wolfer, 2007) .It is for the benefit of the population that researches are done. Two different types of population can be identified. They are; Target and Accessible populations. The Target population are those the researcher aims to conduct the study on while the Accessible population are those that are readily available to the researcher.

This study resonates around banks as the accessible population, while financial institutions in Ghana were designated the target population. Specifically, the population for this study is the thirty-three (33) financial institutions found in Ghana. These thirty-three (33) financial institutions are basically the banks in Ghana banks.

### **3.5. Sample**

A sample can be looked upon as a sub-set of the population. While the population comprises of the larger picture as far as the main focus of the study is concerned, the sample narrows it's down to those easily accessible to the researcher. The concept of sample arises from the inability of the researchers to test all the individuals in a given population. The sample must be representative of the population from which it was drawn and it must have good size to warrant statistical analysis. The main function of the sample

is to allow the researchers to conduct the study to individuals from the population so that the results of their study can be used to derive conclusions that will apply to the entire population.

For the purpose of this study, the population sample was drawn from two categories into which banks are put into in Ghana namely; Local and Multinational banks. From each category, the researcher conducted individual interviews with a total of 10 persons from the banks. These respondents comprise both staff and clients of the banks. Among these 10 respondents, 4 were clients, who came to patronize the services of the banks, while the remaining 6 were employees of the bank in their capacities as branch managers, operations managers, and public relations officers.

The respondents were samples using the convenience non-probability sampling procedure. This was to ensure that the availability of these respondents did not pose a problem as they were selected at the point in time the researcher went to the banks and had an encounter with them. Out of a total of 4 banks, 2 were local to Ghana, while the remaining 2 were multinational.

The researcher also observed clients' patronage of these banks over a couple of days with respect to their interactions with the banks even after transacting business with them over a long duration of time. The point is that if they were not satisfied with their services, they would not keep working with them (the banks).

In numerical terms, the sample of this study is approximately a total of 100 participants. It is pertinent to take note that by local banks, the researcher refers to banks limited to Ghana, while the multinational banks are those whose operations extend to other countries apart from Ghana.

### **3.6. Sampling Procedure**

Sampling is a process or technique of choosing a sub-group from a population to participate in the study; it is the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected (Ogula, 2005). There are two major sampling procedures in research. These include probability and non-probability sampling. For the purpose of this study, the non-probability sampling procedure is considered most appropriate.

Non-probability sampling is a sampling technique or procedure where the samples are gathered in a process that does not give all the individuals in the population equal chances of being selected. In contrast with probability sampling, non-probability sample is not a product of a randomized selection processes. Subjects in a non-probability sample are usually selected on the basis of their accessibility or by the purposive personal judgment of the researcher. There are various types of non-probability sampling and this study uses the Convenience sampling.

Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher. The subjects are selected just because they are easiest to recruit for the study. Such studies are also very useful for detecting relationships among different phenomena. The most obvious criticism about convenience sampling is sampling bias and that the sample is not representative of the entire population. (Explorable.com; September 16, 2009).

### **3.7 Method of Data Collection**

An instrument is the device used by researchers for collecting data. (Salkind; 2010). Research Instruments are also defined as measurement tools (for example, questionnaires or scales) designed to obtain data on a topic of interest from research subjects. Various instruments exist for researchers to make use of pertaining to whether the study is qualitative or quantitative. As a qualitative study, the main methods for collecting qualitative data are: Individual interviews, Focus groups, Observations, and Action Research among others.

This study uses Observations, and Interviews as a means of collecting data. Observation as far as research is concerned is a skill that ought to be learnt. As Delamont (2004) posits, “The biggest problem novices find when preparing for ethnographic field work is that the methods in books are not explicit enough about what to observe, how to observe and what to write down”. In line with this assertion, the researcher dedicates an amount of time within days to observe participants of the study. This observation is accompanied by an observation schedule where records will be documented. Specifically, the researcher observes show the choice of a communication impacts on clients’ patronage of the bank. The researcher also reviews the contents of documents such as press releases, newsletters, and annual reports of the banks over a period of time with the aim of finding out how the four models of communication has impacted clients’ patronage of the bank. With regards the interview, the researcher conducted a series of individual interviews with the participants of the study. This interview is guided by two different interview guides; one for the clientele of the banks and the second for the banks’ employees.

### **3.7.1 Interviews**

The interviews would be a guided conversation rather than structure queries. Although the researcher will pursue a consistent line of inquiry, the actual streams of questions would be fluid rather than rigid as suggested by Rubin and Rubin, (1995). The interview would be divided into two parts as follows:

- The case study interview which involve open-ended questions to the officers of co-operative credit unions. Questions would be asked about their opinions effectiveness of internal controls. The researcher would use such revelations as the basis for further inquiry and sources of evidence for further evaluation.
- The second interview was conversational in nature and focused on open-ended questions derived from the case study protocol as suggested by Merton, Fiske and Kendall, (1990). The purpose of this interview is to corroborate facts established through evidence gathered. In this situation, specific questions would be carefully worded such that the researcher will appear genuinely naive about the issues and allow the respondents to provide fresh commentary about the issues. Further probing would be carried out through cross checking with respondents that hold different perspectives.

### **3.8 Method of Data Analysis**

The study after collecting the data from the field would code the data, enter the data, clean the data, analyze the data, summarize the results from the analysis and then present the findings of the study in the next chapter with the help of MS Excel and SPSS (Statistical Package for Service Solution). Descriptive statistics such as the frequency table, percentages, mean and pie charts would be used to help present the findings of the study for easy understanding.

### **3.9 Confidentiality of respondents**

The subject matter is such that confidentiality of respondents is paramount and will be treated cautiously. In addition, data will be collected in such a manner that respondents' comments would be treated with the strictest confidence.

### **3.10 Ethical Considerations**

The study revolves around financial institution and as such considers the element of confidentiality of key importance; therefore certain ethics had to be adhered to before the banking institutions gave their consent to be participants in the study. Their consent was first sought by informing their management and then promising them to use the information they give for the purpose of this study only and not for any other purpose under any reason.

## **Conclusion**

This chapter provided the various processes and procedures used in carrying out the study but the next chapter which is the chapter four would present the findings of the study in accordance with the objectives of the study. It further discusses the findings into details and thus makes more meaning out of it for a better understanding and for proper application of the findings.

## **CHAPTER FOUR**

### **FINDINGS AND ANALYSIS**

#### **4.0 Introduction**

The purpose of the study was to ascertain how the models of communication; Press Agency, Public information, Two-way symmetric, and Two-way asymmetric, influence clients' patronage of financial institutions. It further examined whether factors such as age and the educational backgrounds of the respondents influenced patronage of financial institutions with regard to what model(s) of communication was chosen.

The study made use of financial institutions in Ghana as its target population, and banks in Ghana as its accessible population. The study proceeded to sample out total of (100) participants as its sample size using the convenience non-probability sampling technique. The justification for the choice of the convenience non-probability sampling technique is that the researcher aimed to collect data each time she visited the selected banks, and this non-probability sampling procedure ensured that respondents were always available for use by the researcher. A total of 10 persons were chosen from the banks. They were 6 clients and 4 employees representing three age ranges; the youths (18-35), the middle age range (36-50), and the advanced age range (51 and above). All these respondents were granted very short interviews so as not to take up too much of their time. The researcher conducted the interviews over the course of days.

Apart from the series of interviews, the researcher dedicated time to conducting observations with the aid of an observation schedule. The objects of the observations

were the marketing and advertising outlets of each bank, as well as their publications in the form of annual reports, press releases, and newsletters among others.

#### **4.1 Brief Profile of Respondents of the Study**

Management officials and clients of the banks responded to the structured interview of this study. The researcher interviewed these two categories of people because they were directly in charge of the communication system, which is centralized, from the Corporate Affairs department. Below are the descriptions of the respondents with regards to age, sex, and educational background.

This chapter presented data collected from interviews conducted on respondents as well as an analysis of these findings. Certain factors such as demographics, and the educational background of respondents were taken into consideration with respect to the kind of responses provided for the interview questions. Table 4.0.1 indicates details of age range as it pertains to the respondents.

**Table 4.1.1. Age range of Respondents**

<b>AGE RANGE</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
<b>Young (18-35)</b>	<b>4</b>	<b>40%</b>
<b>Intermediate (36 – 50)</b>	<b>4</b>	<b>40%</b>
<b>Old (51 and above)</b>	<b>2</b>	<b>20%</b>
<b>Total</b>	<b>10</b>	<b>100%</b>

The table indicates that the respondents interviewed by the researcher summed up to a total of 10. 4 were between the ages of 18 to 35, another 4 were between the ages of 36 to 50, and the last two respondents were between the ages of 51 and over. The ages of the respondents were important because it helped make the responses distributed among the variations in the clients of the banks under study.

Table 4.1.2 presents the sex of the respondents.

**Table 4.1.2. Sex of Respondents**

<b>SEX</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
<b>Male</b>	<b>5</b>	<b>50%</b>
<b>Female</b>	<b>5</b>	<b>50%</b>
<b>Total</b>	<b>10</b>	<b>100%</b>

Table 4.1.2 shows that, 5 males and 5 females were interviewed adding up to an even 100. The even distribution was to ensure equal representation.

Table 4.1.3 presents the educational backgrounds of the respondents of the interview.

**Table 4.1.3 Educational Background of Respondents**

<b>EDUCATIONAL BACKGROUND</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
<b>Primary Education – No formal education</b>	<b>2</b>	<b>20%</b>
<b>Secondary Education</b>	<b>2</b>	<b>20%</b>
<b>Tertiary</b>	<b>6</b>	<b>60%</b>
<b>Total</b>	<b>10</b>	<b>100%</b>

According to Table 4.0.3, while 2 respondents had primary to no formal education, 3 respondents had secondary education, and the remaining 5 had up to tertiary education. Among the 2 respondents with primary to no educational, 1 was employed as a trader while the second as a tailor. Among the three respondents who were secondary education holder, 1 was a hotel receptionist, while the other was a supermarket attendant. Among the tertiary education holders, 2 each were in the communication department of 2 banks each, while the remaining 2 were also managers each of 2 other banks.

## 4.2. What communication model is preferred and used by banks in Ghana?

**Table 4.2.1 : Coded Responses**

RESPONDENTS	INTERVIEW QUESTIONS	TRANSCRIBED RESPONSES	CODING AND INTERPRETATION
1 (male, 36-50 years)	Do your clients dictate your decisions concerning their accounts?	“They don’t have to because we know what they want. We do needs assessment for each one of them”	<p><b><u>Open Coding</u></b></p> <p>“They don’t have to because we know what they want. We do need assessment for each one of them.”</p> <p>The themes that are presenting from this response include;</p> <ul style="list-style-type: none"> <li>• Assumption</li> <li>• Research</li> <li>• Analysis</li> </ul> <p><b><u>Axial Coding</u></b></p> <p>The respondent assumes that since his/her institution has</p>

			<p>done needs assessment on clients, they are better suited to make certain decisions on their behalf. According to the respondent, needs assessment places a person in a position to analyze the person on whom the assessment is done.</p>
<p>2 (female , 18-35 years)</p>	<p>Do you have a say in the decisions that your bank makes about your account?</p>	<p><b>“I don’t really like doing maths and that is why I work with a bank. I don’t really worry if they decide to make decisions for me concerning my account.”</b></p>	<p><b><u>Open Coding</u></b></p> <p>“I don’t really like doing maths and that is why I work with a bank. I don’t really worry if they decide to make decisions for me concerning my account.”</p> <p>The themes realized from this response are;</p>

			<ul style="list-style-type: none"> <li>• Delegation</li> <li>• Trust</li> <li>• Ignorance</li> </ul> <p><b><u>Axial Coding</u></b></p> <p>The respondent trusts his/her bank to a point of delegating his/her decision making powers to them without any hesitation.</p> <p>The respondent is also of the opinion that banking is all about mathematics and as such ought to be an exclusive reserve of people who are into numbers.</p>
3 (female, 35-50 years)	Do your clients dictate your decisions	<b>“We are working for profit and so we do not let our</b>	<b><u>Open Coding</u></b> “We are working for profit and so we do not

	<p>concerning their accounts?</p>	<p><b>clients tell us what to do all the time especially if it spells doom for us. If we do that, we will run bankrupt and that will affect the clients just as it will affect us negatively.”</b></p>	<p>let our clients tell us what to do all the time especially if it spells doom for us. If we do that, we will run bankrupt and that will affect the clients just as it will affect us negatively.”</p> <p>The themes from this response include;</p> <ul style="list-style-type: none"> <li>• Self-preservation</li> <li>• Dependency</li> <li>• Profit and loss</li> <li>• Bankruptcy</li> <li>• Compromise</li> </ul> <p><b><u>Axial Coding</u></b></p> <p>The third respondent thinks that although they at times make</p>
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<p>4 (female, 50 and above)</p>	<p>Do you have a say in the decisions that your bank makes about your account?</p>	<p><b>“I am a very busy person and so I prefer that my bank saves me the trouble by telling</b></p>	<p>decisions based on the desires of their clients, at other times, they do not, and this decision is not aimed to just benefit the bank by granting it profit and preventing loss and eventually bankruptcy, but also a way of ensuring that the clients also do not suffer the negative attendant issues.</p> <p><b><u>Open Coding</u></b></p> <p>“I am a very busy person and so I prefer that my bank saves me the trouble by telling me when they make a decision about my</p>
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		<p><b>me when they make a decision about my account and not by asking me before they make the decision.”</b></p>	<p>account and not by asking me before they make the decision.”</p> <p>The following themes can be deduced from the following response;</p> <ul style="list-style-type: none"> <li>• Busy schedules</li> <li>• Trust</li> <li>• Dependence</li> <li>• Delegation</li> </ul> <p><b><u>Axial Coding</u></b></p> <p>The response of the respondents stipulates that he/she is far too busy to get into the banking world and trusts his/her bank to make those decisions for him/her. The respondent also not</p>
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			only delegates his decision making powers to his/her bank, but also depends on the bank to take the best decisions on his/her behalf.
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The responses derived from this research question postulates that the decision of the choice of the model of communication by banks in Ghana depends on both the banks and clients alike. These responses mostly point to the conclusion that the models of communication preferred and therefore used by banks in Ghana tend towards those that lean towards the public information, and two-way symmetric models.

**4.3. What model of communication is less preferred and used by banking institutions in Ghana?**

**Table 4.3.1 : Coded Responses**

<b>RESPONDENTS</b>	<b>INTERVIEW QUESTION</b>	<b>TRANSCRIBED RESPONSES</b>	<b>CODING AND INTERPRETATION</b>
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<p>5 (male, 36-50 years)</p>	<p>Among the following options, which is the least preferred as far as communicating with your clients/bank is concerned?</p> <p>A. Imposing the decisions of the bank on clients OR accepting decisions made unanimously by the bank.</p> <p>B. Negotiating decisions with your clients OR negotiating decisions with your bank.</p> <p>C. Using the press to convey messages tom</p>	<p><b>“We cannot impose decisions on our clients; we stand the chance of losing them if we do so.”</b></p>	<p><b><u>Open coding</u></b></p> <p>“We cannot impose decisions on our clients; we stand the chance of losing them if we do so.”</p> <p>The themes that were derived from the response include the following;</p> <ul style="list-style-type: none"> <li>• Imposition</li> <li>• Leverage</li> <li>• Clients value</li> </ul> <p><b><u>Axial Coding</u></b></p> <p>The respondent posits that clients of the bank are invaluable, and that the thought of losing them to the act of imposition should be avoided if the</p>
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	<p>clients OR receiving information about your bank through the press.</p>		<p>choice is available. In fact, the fact that the clients have the option of opting out working with the bank is leverage to ensure that decisions are made in accordance with the interests of the clients.</p>
<p>6 (male, 18-35 years)</p>	<p>Among the following options, which is the least preferred as far as communicating with your clients/bank is concerned?</p> <p>A. Imposing the decisions of the bank on clients OR accepting decisions made unanimously by the bank.</p>	<p><b>“It’s my money. Why should they make decisions about it without asking for my permission?”</b></p>	<p><b><u>Open Coding</u></b></p> <p>“It’s my money. Why should they make decisions about it without asking for my permission?”</p> <p>The themes identified from this response include the following;</p> <ul style="list-style-type: none"> <li>• Ownership</li> <li>• Authority</li> <li>• Permission</li> </ul>

	<p>B. Negotiating decisions with your clients OR negotiating decisions with your bank.</p> <p>Using the press to convey messages tom clients OR receiving information about your bank through the press.</p>		<p><b><u>Axial Coding</u></b></p> <p>The respondent by this response stipulated that he has ownership of his money even in the bank and as such exercised some level of authority as far as decisions pertaining to that money were concerned. This is what he/she believed necessitated the need for his/her permission prior to any decision pertaining to the account.</p>
<p>7 (female 36-50 years)</p>	<p>Among the following options, which is the least preferred as far as communicating with your clients/bank is concerned?</p>	<p><b>“Imposing our decisions on them sounds harsh. I’ll say we sometimes make decisions that</b></p>	<p><b><u>Open Coding</u></b></p> <p>“Imposing our decisions on them sounds harsh. I’ll say we sometimes make decisions that benefit</p>

	<p>A. Imposing the decisions of the bank on clients OR accepting decisions made unanimously by the bank.</p> <p>B. Negotiating decisions with your clients OR negotiating decisions with your bank.</p> <p>C. Using the press to convey messages to clients OR receiving information about your bank through the press.</p>	<p><b>benefit both the bank and clients alike.”</b></p>	<p>both the bank and clients alike.”</p> <p>The themes deduced from the response was;</p> <ul style="list-style-type: none"> <li>• Negotiation</li> <li>• Mutual benefit</li> </ul> <p><b><u>Axial Coding</u></b></p> <p>The respondent felt that the best thing to do was to ensure that both the bank and the clients negotiate on decisions for their mutual benefit.</p>
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Many themes came up from the responses provided by the respondents in accordance with transcriptions, open and axial coding. These themes included Imposition, Leverage, Clients value, Ownership, Authority, Permission, Negotiation, and Mutual benefit. These themes proved that the success or otherwise of banks in Ghana is dependent on whether or not the banks and the clients alike operate on a certain wavelength that satisfied both parties.

While some banks rejected the use of certain models of communication for their own benefit, others avoided this usage for the benefit of both the bank and clients alike.

#### 4.4. What does your choice of a model of communication do to clients' patronage of your bank?

**Table 4.4.1 : Coded Messages**

PUBLICATIONS	TRANSCRIBED MESSAGES	CODING AND INTERPRETATION
SMS alert	<p><b>“ ... Please be informed that the initial deposit and minimum balance for an account has been increased to GHC 50.00”</b></p>	<p><b><u>Open Coding</u></b></p> <p>“... Please be informed that the initial deposit and minimum balance for an account has been increased to GHC 50.00”.</p>

		<p>The themes derived from this message that was sent as a text message to clients of the bank include the following;</p> <ul style="list-style-type: none"><li>• Information</li><li>• Increment</li><li>• Notice</li></ul> <p><b><u>Axial Coding</u></b></p> <p>The message was part of a series of new development embarked on by the bank and was sent through the medium of text to clients of the bank. It was without a doubt a sort of notice given to clients about the amount of money that will be retained in their account should they intend to open a new account or even continue working with the bank.</p>
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		<p>The clients were given information without the option of contesting this stance by the bank.</p>
<p>Newsletter</p>	<p><b>“.... Announces that the Directors of the Bank will require the shareholders at the upcoming Annual General Meeting (AGM), the payment of a final dividend of GHC 0.38 per share for the 2016 financial year”.</b></p>	<p><b><u>Open Coding</u></b></p> <p>“.... Announces that the Directors of the Bank will require the shareholders at the upcoming Annual General Meeting (AGM), the payment of a final dividend of GHC 0.38 per share for the 2016 financial year”.</p> <p>The themes derived from this publication in the newsletter of the end of year 2016 include the following;</p> <ul style="list-style-type: none"> <li>• Announcement</li> <li>• Requirement</li> <li>• Obligation</li> </ul>

		<p><b><u>Axial Coding</u></b></p> <p>The statement indicated that as part of their obligations, the bank was to pay an amount of money to their shareholders in accordance with their shares in the bank.</p>
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The table presented a number of themes namely; Information, Increment, Notice, Announcement, Requirement, and Obligation. In providing an answer to the research question which states; what does your choice of a model of communication do to clients' patronage of your bank?, the publications showed that although the banks mostly relied on the models such as press Agency, public information, and two-way symmetric, they also relied on certain acts to keep their clients. An example included the religious payment of dividends

#### **4.5. The Communication Function in Banks Ghana Limited**

The researcher enquired of how communication is carried out by the bank. In responding to this, one of the respondents, attempted to describe how the bank sees communication:

*“Communication at Barclays Bank Ghana Limited is simply the transmission of a message or information in an understandable way. This transmission is normally from a sender to a receiver. So management could be the sender, and staff could also be the*

*receiver, it depends on who is transmitting the information”.* ( Head of Corporate Affairs, 28<sup>th</sup> September, 2017)

Commenting on the channels the bank adopts to communicate its processes, both respondents were of the view that communication in the bank uses internal channels and external channels, forms of communication could also be written, or orally. For internal channels, respondents mentioned that, it was normally used in communicating information within the bank and its branches, its board and shareholders. Some of the tools employed in communicating these information include: memos, written reports, corporate emails or intranet, newsletters, personal letters, notice boards, face-to-face communication, and recently, social media platforms such as ‘*whatsapp*’. Some of the external channels include: using the print media, internet or the broadcast media. Under this channel (external), it was gathered from the responses expressed that Barclays employs the use of corporate webpage, web-blogs, newspaper publications and advertisement as well as radio and television shows and advertisements. To this assertion, respondents to the interview mentioned that:

*“Everything you want to know about our activities is on our corporate website. It is regularly updated so u can trust that the information is not stale. Besides we are able to reach a wider audience through our websites which is cheaper compared to TV or radio broadcasts.”*

(Communications Manager, 28<sup>th</sup> September, 2017)

*“We are able to interact with each of our different stakeholders because of the many sections. This helps us to obtain feedback from our valued customers and audiences”.*

(September, 2017)

Additionally it was also gathered that the main importance underlining communicating by the bank was that, in communicating their corporate social activity, they were able to develop goodwill that helped them sometimes in crisis; it helped to increase customer loyalty, at the same time assisting customers to better understand some of the operations of the bank. Communicating corporate social activities ensured healthy relations are built with stakeholders, both internal and external stakeholders. Communicating models further enhanced corporate reputation of the bank, staff loyalty, and increases volume of sales in terms of deposits. Above all, communicating models produced a competitive edge for the bank. Gathering from the responses by the researcher, it was revealed that, the internal means of communicating socially responsible behaviors was primarily to create awareness among employees and related members of staff of the bank. On the other hand, external communication means such as the use of newspapers publications, radio, and television, was primarily to enhance the corporate image and marketing driven initiatives of the bank.

**4.5. The findings of the study are summarized in the table as follows;**

**Table 4.5.1: Summary of Findings**

<b>AGE RANGE OF PARTICIPANTS</b>	<b>CHOICE OF COMMUNICATION MODEL</b>
18-35	Two-way asymmetric , press agency, public information
36-50	Two-way symmetric, public information
51 and above	Two-way symmetric
<b>EDUCATIONAL BACKGROUND OF</b>	

<b>PARTICIPANTS</b>	
Basic/Primary school or none	Public information
Secondary education	Two-way asymmetric and public information
Tertiary education	Two-way asymmetric, press agency, public information.

## **Conclusion**

The responses from the participants stipulate that the banking institutions in Ghana base their choices of the models of communication on factors such as the age, and educational background of their clients. Evidently, the independence and single-mindedness of the present generation will contribute significantly to what communication model is preferred and used.

## **CHAPTER FIVE**

### **DISCUSSION, RECOMMENDATION AND CONCLUSION**

#### **5.0 Introduction**

The purpose of the study was to find out the influence of the choice of models of communication; press agency, public information, two-way symmetric and two-way asymmetric, on clients' patronage of financial institutions, specifically banks. While financial institutions in Ghana were the target population, the researcher focused on banks representing two categories; local banks, and multinational banks. The choice of these two categories was informed by the need to compare communication as it pertains to banks which operate within Ghana alone with those that operate in other countries apart from Ghana.

In chapter four, data were analyzed to achieve the research objectives. The overriding objectives were as follows:

- To explain which public relations model is prevalent in banking institutions
- To explain which public relations model is less prevalent in banking institutions
- To determine which public relations model increase clients' patronage of banks
- To determine which public relations model decrease clients' patronage of banks.

#### **5.1 Summary of Actual Findings**

Data collected produced findings that banks, be they local or multinational preferred and actually used a combination of all four models of communication with the two-way symmetric model being used the least. This is in spite of claims that the participants of

the study preferred it the most. Also, findings proved that the models preferred by clients were influenced by certain factors as the age range, sex, and educational background of the respondents.

The findings also revealed that out of a sum total of 10 respondents, 6, representing 60% of the population preferred that the banks make decisions on their behalf and let them know about those decisions, while the remaining 4, representing 40% preferred that they be consulted prior to the making of any decision pertaining to their accounts with their banks.

The majority of the banks, as represented by the respondents also posited that whatever stance they take is determined by both the interests of their clients as well as their own interest. In the event where their stances collide, most, if not all the banks preferred to take decisions that work in their interest.

## **5.2. Statement of the Problem**

There are four models of public relations; press Agency, information publicity, one-way symmetric, and two-way asymmetric models. Contemporary times has experienced them in action, and in the case of banking institutions, different circumstances dictate the type of model considered most effective and hence the choice. As far as clients' patronage goes, the choice of a specific model affects greatly the increment or otherwise of clients' patronage.

Statistics have predicted that banks are unaware that their successes in terms of the increase and decrease in clients' patronage of their products and services are greatly dependent on what model of communication they employ.

The study was therefore aimed at finding out about how the models of public relations influence clients' patronage (increment or decrease) of banking institutions.

### **5.3. Summary of Objectives**

The end of this study was intended to perform a number of functions. Every instrument used, sample and sampling procedure, data collection technique, data analysis procedure, and the recommendations, suggestions, and conclusions, made were to fulfill the following objectives;

- Explain which public relations model is prevalent in banking institutions
- Explain which public relations model is less prevalent in banking institutions
- Discuss which public relations model increase clients' patronage of bank
- Discuss which public relations model decrease clients' patronage of banks

### **5.4. Discussion of Findings**

The study provides a yardstick against which the success or otherwise of a bank in terms of client patronage is determined. This presupposes that it seeks to provide an explanation for why some banks have more clients coming in while still retaining the old ones, while some keep losing even the little they have.

During and after the collection of data through the medium of a series of interviews and observations, with and among 4 local and multinational banks in Ghana, the researcher came out with the findings that;

- The preference of a model of communication is different for males and females
- The preference of a model of communication is different for the various age ranges or groups
- The preference of a model of communication is not so different between clients of a bank and the bank itself.

The first point states that while males preferred certain models of communication, females preferred others. Males preferred models that demanded that the banks they work with accounts to them for every action they take prior to that action. Females on the other hand preferred to be left out of such decisions. The stance of females as against that of males can be attributed to not only their biological make-up that tends to make them a little less uninterested in calculations, but also to their financial make-up. Statistics (2000) has shown that more females than men find themselves in 'petty' trades, that by the name sake allows them very little time of respite as well as very little income and hence their choice to spend as much time as possible navigating other means of making more money.

Among the age ranges, while the younger generation (18-35) were not so keen on the need for accountability and therefore opted for those models such as public information, press agency and two-way asymmetric, those in the intermediate zone (36-50) cherished accountability and so opted for the two-way asymmetric models. As for those in the older

generation (50 and above), although they gave responses that implied that they preferred the two-way asymmetric model too, they were mostly not in charge of such activities in their lives any longer.

Both clients of the banks and the banks themselves agreed mostly on which models of communication is most suitable except in the isolated cases of those who took the contrasting option.

Also, the observation done by the researcher showed that most banks, with the use of certain factors like compensation opted for the models that required a one-way communication channel.

## **5.5. Implications of the Study**

In her study on the relationship between customer satisfaction and customer loyalty, Jiana Daikh of the Johnson and Wales University attests to the findings of this study by establishing a strong positive relationship between customer loyalty and customer satisfaction especially in financial institutions. She established the undeniable importance of customer satisfaction to the creation of customer loyalty in every outfit. This is of great relevance to the findings of this study that posited that banks leaned heavily on the use of the public information, press agency and two-way asymmetric models of communication. These models of communication require that communication flows one way, mostly from the banks to their clients without their intake on the content, and without an opportunity for feedback.

The study found that demographics in general, and specifically age, sex, and educational background played an important function in the adoption of the three models namely public information, press agency, and two-way asymmetrical models of communication as opposed the two-way asymmetrical model of communication.

The implication of all of these is that the decision to maintain or change the communication model(s) that a bank uses to get its clients to retain their services or to get new clients on board is not the exclusive reserve of the banks on one hand or the clients on another hand, but a decision for both of these parties on the same hand or wavelength.

This stance has paved way for further studies into the field and they include the following;

- Research into the clients' patronage of banks that lean heavily on the two-way symmetric model
- Studies into clients patronage of banks that make use of all four models of communication in their communication function
- Research into clients patronage of banks who alternate between the models of communication at a specific time interval (possibly annually)

## **5.6. Recommendations**

Owing to the findings of this research as well as that of other related ones, the researcher believes that more attention be given the two-way symmetric model of communication in reality as it may even increase clients' patronage beyond expectation. The researcher also

recommends that banking institutions and in fact financial institutions in Ghana should consider combining all four models for communication. This is because the findings of the study prove that each model of communication correlates with certain specific instances and breeds the best outcome when employed to such circumstances.

### **5.7. Limitations to the Study**

Limitations to the nature of such research work are inevitable. The researcher encountered limitations such as the unwillingness of respondents to fully disclose information or answer objectively questions due to the claim of corporate confidentiality. However, for the purposes of this study, respondents were assured of confidentiality and strict use of information for academic studies.

Another limitation to this research work was the number of samples, randomly selected for the purposes of this research. First, the sample was not selected based on any industrial analysis, or capital based analysis, instead, it was randomly selected on the assumption that, Barclays Bank Ghana Limited Company is a bank operating in the Ghanaian market. McNamara(2009), posits that, the way questions are potentially worded in an interview guide depends upon the researcher who is conducting the interview, and that, one of the obvious issues with such approaches is the lack of consistency in the way research questions are posed. This is premised on the fact that, a researcher can interchange the way he or she poses questions, and with that in mind, respondent(s) may or may not consistently answer the same question(s) based on how they were posed by the interviewer or the researcher. However for this study, the Miles &

Huberman (1994)'s approach to analysis of qualitative data was adopted, and this made coding and presentation much easier. In this research, responses to the questions were straightforward and simple to understand, holding no ambiguities.

## **Conclusion**

The success or otherwise of banks in Ghana in terms of clients' patronage greatly falls on which of the four models of communication they used, be it the public information, press agency, two-way symmetrical or two way asymmetrical models in their communication functions.

For this purpose, the study used qualitative research approach in the guise of interviews and observations of the 10 respondents randomly selected through the non-probability sampling procedure and came out with findings that support the works of Jiana Daikh and Amanfi Benjamin, whose works were reviewed as literature.

The Public information, press agency, two-way asymmetric and two-way symmetric models of communication are inevitable in so far there is the communication function. It is therefore just a matter of accessing which works better for the good of the banks in terms of clients' patronage. That is not to imply that the clients are not relevant in their patronage of banks. If they support and help to choose the best model(s) of communication, they will not need to continually alternate between banks at their own risk and discomfort.

There is absolutely no wrong in using more than one model of communication. In fact, it is advised that for an outfits' own good, they use more than one model of communication. They just need to do situational analysis. (Oliver R.L 2010).

## **APPENDIX A**

**MA. Public Relations**

**Ghana Institute of Journalism**

**School of Graduate Studies and Research (SoGSaR)**

**Accra – Ghana.**

Dear Respondent,

I am a student of the Ghana Institute of Journalism (GIJ), pursuing a master's degree in Public Relations with the aim of contributing immensely to the knowledge effective communication by studying the influence of the models of communication on clients' patronage of banks in Ghana.

I will appreciate your intake on a number of questions. I assure you of confidentiality of the information provided.

### **Interview Questions**

1. Do your clients dictate your decisions concerning their accounts?
2. Do you have a say in the decisions that your bank makes about your account?
3. Among the following options, which is the least preferred as far as communicating with your clients/bank is concerned?
  - a. Imposing the decisions of the bank on clients OR accepting decisions made unanimously by the bank.
  - b. Negotiating decisions with your clients

- c. Using the press to convey messages tom clients OR receiving information about your bank through the press.

**APENDIX B**

**Observation Guide**

BANKS 1 & 2 (NEWSLETTER/PRESS RELEASE/SMS ALERT)	BANKS 3 & 4 (NEWSLETTER/PRESS RELEASE/SMS ALERT)

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